

Certificate Number: 16339-PAE-DE-027954233

Bankruptcy Case Number: 12-15762



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 23, 2016, at 3:24 o'clock PM EDT, Gidget Cuticchia completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 23, 2016 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor